Raymond and Raymond Attorneys at Law 7 Glenwood Avenue,  $4^{\text{TH}}$  Floor East Orange, New Jersey 07017 (973) 675-5622; (408) 519-6711 Telefax Email: <a href="mailto:HerbertRaymond@gmail.com">HerbertRaymond@gmail.com</a> Herbert B. Raymond #HR-1379; Jeffrey M. Raymond; Kevin de Lyon 4 Attorneys for the Debtor(s) 5 IN RE: UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY 6 CHAPTER 13 7 CASE NO.: 19-25519 (JKS) 8 NANA OPOKU-WARE, 9 10 DEBTOR(S). 11 DEBTOR'S CERTIFICATION ADDRESSING 12 BUSINESS AND IN SUPPORT OF CONFIRMATION OF CHAPTER 13 PLAN 13 14

## NANA OPOKU-WARE, OF FULL AGE, HEREBY CERTIFIES AS FOLLOWS:

1. I am the debtor, and I am filing this Certification addressing my business and in support of the confirmation of my chapter 13 plan.

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- 2. On my petition, I listed Owass Financial, LTD as a business I own. However, I also indicated that the business has not operated since 2018. This is correct. I have not operated the business since 2018.
- 3. However, at my 341 meeting, when the trustee asked if I was actively currently operating the business, I mistakenly 24 answered in the affirmative as I was confused by the question. had thought the trustee asked if I owned any businesses, as opposed to whether I am still running the business. I do currently have 100% ownership of the business, but have not conducted any business since 2018. Based on this confusion, I

answered yes to the trustee's question.

- 4. Based on this question and my answer, the trustee as part of her objection to my chapter 13 plan has said that I have failed to provide profit and loss statements for the six months preceding the filing the bankruptcy. However, as indicated above I have not operated the business whatsoever in 2019 and therefore have no documents to supply for such period.
- 5. I am also unsure whether or not I will conduct any future business as well.
- 6. I certify that this information is true and correct.

  Dated: October 14, 2019

/S/ Nana Opoku-Ware
----DEBTOR